

WHAT IS CLAIMED IS:

1. In a system for automatically reconciling account data of a customer, the system having one or more server computers coupled to internet, one or more remote computers for accessing the one or more server computers, a method of automatically reconciling a customer account comprising:
 - a) electronically displaying a bank statement of a customer on a display device of the customer;
 - b) retrieving a reconciliation form from a server computer, the reconciliation form linked to a bank statement of the customer;
 - c) populating the reconciliation form with customer account data; and
 - d) performing account reconciliation tasks if the reconciliation form is complete with customer account data.
2. The method as in claim 1, wherein step (b) further comprises:
 - b1) enabling a customer to add information to the reconciliation form if the form is not complete with customer account data; and
 - b2) retrieving a reconciliation form from a server computer and storing said retrieved reconciliation form in respective remote computers.
3. The method as in claim 1, wherein step c) further comprises:
 - c1) updating financial institution records with information added by the customer to the reconciliation form.
4. The method as in claim 1, wherein step a) further comprises:

- a1) determining if there are ongoing transactions related to a customer's account;
- a2) identifying the ongoing transactions; and
- a3) performing tasks to close pending deposits and cleared checks of the customer.

5. The method as in claim 1, wherein the reconciliation form is a spreadsheet.

6. The method as in claim 1, further comprising:

- a) issuing warnings to a customer in the event of identifying irregularities in the customer's account.

7. The method as in claim 6, further comprising:

- a) providing an on-line register, said register stored in one or more server computers; and
- b) enabling a customer to add new checks to said register.

8. A financial transaction system for automatically reconciling customer accounts, the system comprising:

one or more server computers for storing and processing customer account data;

a plurality of customer computers remote from said one or more server computers, said customer computer and said one or more server computer communicatively coupled via internet;

each said server computer having automatic means for processing and communicating customer account data with a respective customer computer via said internet, each said server computer further receiving instructions from one or more customer computer for reconciling respective

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customer accounts, each said server having automatic means responsive to the instructions for:

- a) electronically displaying a bank statement of a customer on a display device of the customer;
- b) retrieving a reconciliation form from a server computer, the reconciliation form linked to a bank statement of the customer;
- c) populating the reconciliation form with customer account data; and
- d) performing account reconciliation tasks if the reconciliation form is complete with customer account data.

9. The system as in claim 8, further comprises:

means for enabling a customer to add information to the reconciliation form if the form is not complete with customer account data,

10. The system as in claim 8, further comprises:

means for updating financial institution records with information added by the customer to the reconciliation form.

11. The system as in claim 8, further comprises:

means for determining if there are ongoing transactions related to a customer's account;

means for identifying the ongoing transactions; and

means for performing tasks to close pending deposits and cleared checks of the customer.

12. The system as in claim 8, wherein the reconciliation form is a spreadsheet.

13. The system as in claim 8, further comprising:

means for issuing warnings to a customer in the event of identifying irregularities in the customer's account.

14. The system as in claim 8, further comprising:

means for providing an on-line register, said register stored in one or more server computers; and

means for enabling a customer to add new checks to said register.

15. A system for automatically reconciling account data of a customer, the system comprising:

one or more server computers for storing customer data, each server communicatively coupled to a packet switching network;

one or more remote computers for accessing said one or more server computers via internet;

means for electronically displaying a bank statement of a customer on a display device of the customer;

means for retrieving a reconciliation form from a server computer, the reconciliation form linked to a bank statement of the customer;

means for populating the reconciliation form with customer account data;

and

means for performing account reconciliation tasks if the reconciliation form is complete with customer account data.

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